

# Business

Annual travel insurance for business travellers

2019/20



## Key features:



### Available for both individuals and companies

An Annual Multi-trip travel insurance policy specially designed for business travellers (both individual and companies) requiring wide-ranging cover.

### Tailored schemes

We are able to tailor the insurance to suit your requirements and provide special rating and cover where required.

### One premium covers all staff

The Business policy is available on a 'per insured person' or 'specified travel pattern' basis (see 'Basis of Premium Calculation' details shown in our Application Form). This will enable you to cover all nominated staff for just one annual premium payment.

### No policy excesses

Most travel insurance policies will typically feature policy excesses of £50 (...or even more) on most sections of cover.

The Business policy pays claims without a deduction of an excess.

### Eligibility

Available to UK (England, Scotland, Wales & Northern Ireland), Channel Islands and Isle of Man residents.

### Wide cover for business travellers

In addition to high levels of cover, the policy also includes other essentials such as business equipment/samples, staff replacement, cost of a replacement trip, loss of frequent flyer points and even "bumped" flights.

See the table opposite for a summary of the cover available.

### 24-hour medical emergency assistance

Experienced multi-lingual co-ordinators and medical specialists are available 24 hours a day, 365 days a year should an insured person be injured or taken ill abroad. They will guarantee the medical costs, liaise with the treating doctor and arrange repatriation if medically necessary.

### First class claims service

We are dedicated to providing a first class claims service and aim to respond and settle claims as quickly as possible.

### Leisure option

Leisure only trips can be included by paying an additional premium - family members will be automatically covered (cover for your Directors/Principals - which includes the Owner, Chairman, Managing Director or Executive Director of your Company - will be offered FREE of charge).

A limit of up to £2,500 per person applies to Cancellation, Curtailment, Abandonment cover or Journey disruption including airspace closure.

### Redundancy

Full cover is provided under the Cancellation section if an insured person is made redundant after taking out this policy, providing they are aged 65 and under and have been employed with the same employer for two continuous years.

### Journey disruption including airspace closure cover

Provides cover for cancellation or additional expenses if your trip is disrupted by a natural disaster such as a volcanic eruption or if the Foreign & Commonwealth Office (FCO) advises against travel.

## Wide-ranging cover:

This is a summary of the main cover limits for each insured person. Full terms and conditions can be found in the policy wording, a copy of which is available on request or via [www.pjhayman.com](http://www.pjhayman.com)

Section	Cover	Limit (up to)
1.	<b>Cancellation, Loss of Deposit or Curtailment</b> - Loss of frequent flyer points	<b>£10,000 (£2,500 Leisure only travel)</b> <b>£1,500</b>
2.	<b>Medical &amp; Emergency Expenses</b> - In-patient benefit - On-going treatment (in your home country) - Staff replacement costs - Re-arranged trip costs - Transport and accommodation (within your home country)	<b>£10,000,000</b> <b>£1,000</b> (£100 per day) <b>£5,000</b> <b>£10,000</b> <b>£2,500</b> <b>£1,500</b>
3.	<b>Personal Possessions &amp; Business Equipment</b> <b>Personal possessions</b> - Single items, pair or set limit - Valuables limit <b>Delayed possessions/business equipment</b> <b>Business equipment</b> - Single items, pair or set limit	<b>£7,500</b> <b>£2,500</b> £500 £500 <b>£500</b> <b>£5,000</b> £2,000
4.	<b>Loss of Passport</b>	<b>£1,000</b>
5.	<b>Personal Money</b> - Cash limit	<b>£1,000</b> £500
6.	<b>Personal Liability</b>	<b>£2,000,000</b>
7.	<b>Personal Accident</b>	<b>£50,000</b>
8.	<b>Travel Disruption</b> <b>A Missed departure or Missed connection</b> <b>B Travel delay</b> (after 6 hours) or <b>Abandonment</b> (after 6 hours)	<b>£2,000</b> <b>£500</b> (£50 each 6 hour delay) <b>£10,000 (£2,500 Leisure only travel)</b>
9.	<b>Travel Risks</b> <b>A Kidnap/hijack</b> <b>B Mugging</b> (involving hospitalisation) <b>C Catastrophe</b> <b>D Bumped flight</b> <b>E Unexpected early return to place of business</b>	<b>£25,000</b> (£500 each completed 24 hours) <b>£1,000</b> <b>£1,000</b> <b>£200</b> <b>£1,000</b>
10.	<b>Journey Disruption including airspace closure</b> <b>A Delayed departure</b> (after 12 hours delay) <u>or</u> <b>B i) Unused travel &amp; accommodation costs</b> <b>ii) Additional accommodation &amp; transport costs</b>	<b>£250</b> (£50 each 12 hour delay) <b>£5,000 (£2,500 Leisure only travel)</b> <b>£1,000</b>
11.	<b>Legal Expenses</b>	<b>£50,000</b>

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## Sales information:

### Age limit

75 years at the start date of your policy.

### Area of travel

- **UK**  
England, Scotland, Wales and Northern Ireland.
- **Europe**  
UK, Continental Europe, Mediterranean islands, the Channel Islands, Isle of Man, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.
- **Worldwide (excluding USA)**  
Worldwide, excluding United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas.
- **Worldwide (including USA)**  
Worldwide

### Manual occupations

Cover can be provided for both manual and non-manual occupations. Manual work or business activities that involve special exposure to risk are not covered unless we are advised and the policy endorsed (additional terms may be required).

### Cancellation rights

Should the cover not meet your requirements after purchase, please return the documents within 14 days of receipt but before travel. Providing no claim has been made, the premium will be refunded in full.

### Health declaration

You will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance and at the time of booking each trip the person whose condition gives rise to a claim:

- a) is waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations or are awaiting the results of any tests or investigations; or
- b) has received a terminal prognosis; or
- c) is travelling against the advice of a doctor or where they would have been advised not to travel if they had sought their advice before beginning the trip; or
- d) is travelling knowing they will need treatment or consultation at any medical facility during the trip; or
- e) is travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

**Note:** The above exclusions apply not only to you, but also to a close relative or any other person on whom the trip depends.

If your health changes after taking out this insurance, you must call us to discuss the change. We will tell you if the change in your health will affect the cover available to you.

### Hazardous activities

The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba-diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), shooting (range only, no liability cover), skateboarding (wearing pads and helmets), skidooring (no liability cover), sledging (pulled by dogs or reindeer), snorkelling, snow mobiling (no liability cover), softball, squash, surface water sports, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any hazardous occupation

unless we are advised and the policy endorsed.

We may be able to offer cover for other activities – please ask us for a quote.

Contact your Broker/Agent or telephone P J Hayman & Company Ltd on **02392 419 050**.

### Insured trips

- Any trip that involves an overnight stay, a flight away or a day trip across the English Channel.
- Trip duration:  
Per Person - any number of trips are covered up to a maximum duration of 90 days (cover can be extended beyond this).  
Specified Travel Pattern - any number of trips 'can' be covered up to a maximum duration of 183 days.
- Family members are covered while accompanying you on a business trip.
- Leisure travel is covered free of charge up to a maximum of 17 days per trip, provided the main purpose of the trip is for business.
- Leisure only trips - up to a maximum duration of 45 days per trip can be covered under this policy if the additional premium is paid (cover for your Directors/Principals - which includes the Owner, Chairman, Managing Director or Executive Director of your Company - will be offered FREE of charge). Trips must start and finish in the UK (England, Scotland, Wales & Northern Ireland), the Channel Islands or the Isle of Man.
- Winter sports activities are covered up to a maximum of 17 days in total during the period of insurance.

### How to apply

Please complete an application form.  
Alternatively call us on **023 92 419 050**.